
**A MESSAGE FROM
ATTORNEY GENERAL PHILL KLINE**

Each year in America, there are more than 60,000 allegations of adult financial abuse reported to social service agencies. Our experience dealing with elder issues tells me there are probably thousands of additional victims we'll never know about because vulnerable adults are often too scared, embarrassed, or powerless to speak out.

In many of these cases, senior citizens who have lived their entire lives in our communities — who raised their kids, paid taxes, fought wars, scrimped and saved so they would have enough money to retire on — are now the targets of scammers and con-men who would leave them with nothing.



In other cases, adults with physical or mental handicaps must rely on others to meet their most basic needs, and these adults are victimized by the very people they trust with everything they have.

Our mission is to protect those who have given so much from those who would steal as much as they could. That's why I formed the Vulnerable Adult Task Force and why we are making justice for vulnerable adults a top priority.

Thank you for allowing me to serve you in this mission.

A handwritten signature in cursive script, reading "Phill Kline". The ink is dark and the signature is fluid, with a large, stylized "P" and "K".

**INDICATORS OF POSSIBLE
FINANCIAL ABUSE**

- There are boxes of merchandise in a home when an adult has no apparent need for the items or the ability to use them — for example, compact discs when the adult does not have a CD player.
- Junk mail is stacked in piles or is being received daily.
- An adult has written numerous checks for small amounts to pay for mail-order purchases.
- An adult has written numerous checks for large amounts to telemarketers.
- An adult has written checks or obtained money orders for foreign lotteries.
- An adult has ordered multiple or duplicate magazine subscriptions.
- There are suspicious home repairs or evidence of a home-repair scam.
- You notice unusual bank account activity such as suspicious automatic debits or large cash withdrawals in the form of cashier's checks.
- An adult fails to buy required medications or sufficient groceries or pay utility bills.
- An adult appears to be hiding something or is reluctant to answer questions concerning the above items.

AN OUNCE OF PREVENTION

- Before you do business with an unfamiliar company, check with the Better Business Bureau to learn if complaints have been filed against that company. Remember, a lack of complaints does not guarantee

a company's legitimacy as unscrupulous companies may change names frequently.

- Register for the No-Call List by calling toll-free (866) 362-4160 or by accessing the attorney general's website at www.ksag.org.

HELP IS AVAILABLE

If either you or someone you know has been targeted by a scam artist or is a vulnerable adult, help is available. As soon as you believe financial abuse has occurred, you should take the following steps:

1. Report the incident to local law enforcement agencies and your county or district attorney.
2. Complete a consumer complaint form and send it with all related documents to Attorney General Phill Kline's Consumer Protection Division. If the consumer involved is elderly or disabled, be sure to note that on the complaint form.
3. File suit in small claims court if the amount is under \$1,800 and both parties are within the state. You do not even have to hire an attorney.
4. If a credit card was used in the transaction, you may challenge the charge in writing to the credit card company within 60 days of the charge posting on your account.

To receive a consumer complaint form or for additional resources, call us toll-free at (800) 423-2310, or log on to www.ksag.org.

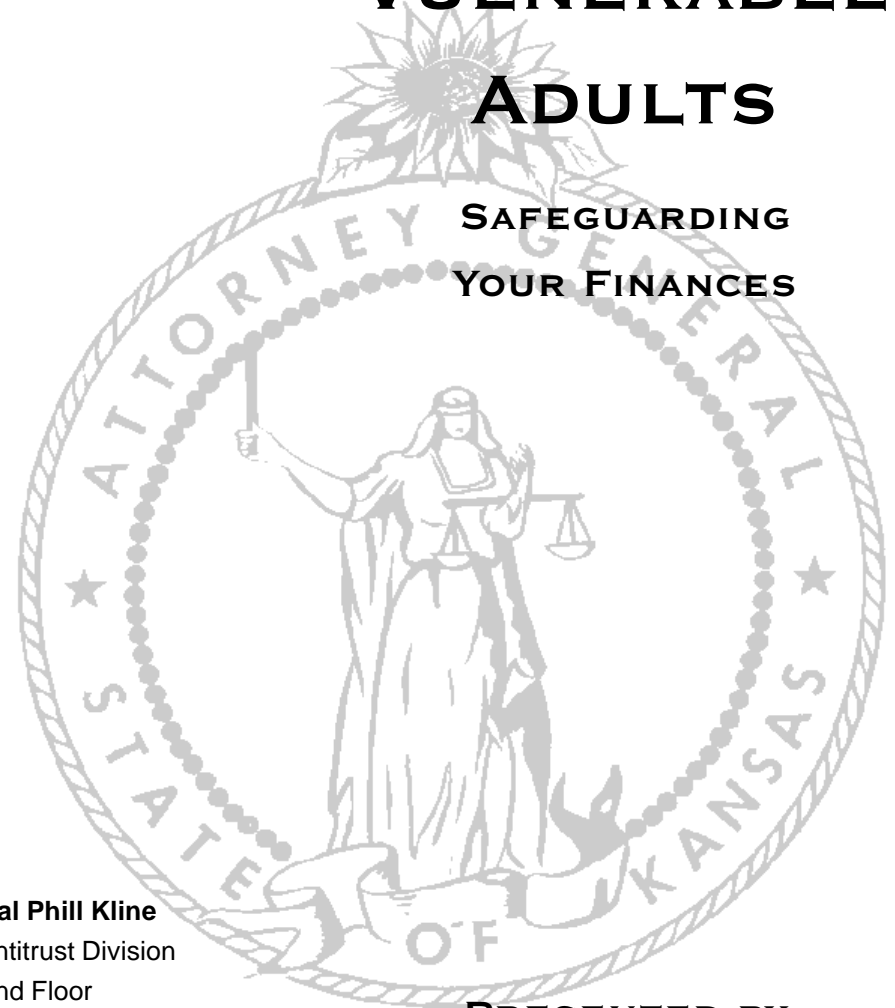
For information on consumer-related topics, call the Consumer Infoline at (785) 296-2424.

*The Vulnerable Adults Task Force
(VATF) was created
by Attorney General Phill Kline
and his Consumer Protection
and Antitrust Division in 2003.*

*The task force focuses on
protecting Kansas' senior citizens
and persons with disabilities
from consumer fraud
and exploitation
through education,
investigation, and prosecution.*

FINANCIAL ABUSE OF VULNERABLE ADULTS

**SAFEGUARDING
YOUR FINANCES**



Office of Attorney General Phill Kline
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Topeka, KS 66612-1597
Consumer Hotline: (800) 432-2310
Consumer Infoline: (785) 296-2424
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**PRESENTED BY
ATTORNEY GENERAL
PHILL KLINE**
